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Certification under 37 CFR 1.8(a)

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with The United States Postal Service with sufficient postage as first class mail in an envelope addressed to THE COMMISSIONER FOR PATENTS, P.O. Box 1450, Alexandria, VA 22313-1450 on October 27, 2004.

Brian W. Hameder (Reg. No. 45,613)
Name

Brian W. Hameder
Signature

DOCKET: CU-3882

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Petter Nemeth et al.

Serial No.: 10/505,371

Group Art Unit:

Filed: August 20, 2004

Examiner:

For: Payment Card and Method

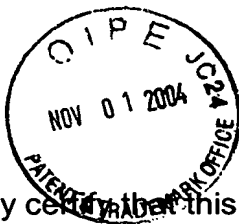
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TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT WITHIN THREE MONTHS OF FILING OR BEFORE MAILING OF FIRST OFFICE ACTION

The information disclosure statement submitted herewith is being filed within three months of the filing date of the application or date of entry into the national stage of an international application or before the mailing date of the first Office Action on the merits, whichever event occurs last. 37 CFR 1.97(b).

Date: October 27, 2004

Brian W. Hameder
Signature of Attorney
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INFORMATION DISCLOSURE STATEMENT

Applicants submit herewith patents, publications or other information of which the applicants are aware, which may be material to the examination of this application and in respect of which there may be a duty to disclose under 37 CFR 1.56.

The filing of this information disclosure statement shall not be construed as a representation that a search has been made (37 CFR 1.97(g)), an admission that the information cited is, or is considered to be, material to patentability or that no other material information exists.

The filing of this information disclosure statement shall not be construed as an admission against interest in any manner. Notice of January 9, 1992, 1135 O.G. 13-25, at 25.

The references submitted herein are listed on PTO-1449 form (modified) enclosed herewith. A copy of each reference listed is being furnished except any duplicate or cumulative patents or publications specified otherwise. Also, if the present application was filed after June 30, 2003, copies of US patents or published applications are not submitted in accordance with the USPTO Rule changes.

A translation of any foreign language reference, if any, is indicated in PTO-1449 form and being submitted herein if it is readily available. Otherwise it should be construed that such translation is not readily available.

Additional comments, if any, on the relevance of each reference listed are provided as follows:

Also submitted herein is a copy of the International Search Report which satisfies the requirement for a translation or concise explanation of any non-English reference cited therein, as provided in MPEP §609 A(3).

The Statement is made on the basis of the information:

<u> </u>	supplied by the inventor(s);
<u> X </u>	supplied by an individual associated with the filing and prosecution
<u> </u>	of this application (37 CFR 1.56(c)); or
<u> </u>	in the attorney's file.

Respectfully submitted,

Date: October 27, 2004



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Form PTO-1449 (Modified)

FORM PTO-1449	ATTY. DOCKET NO. CU-3882	SERIAL NO. 10/505,371
INFORMATION DISCLOSURE STATEMENT BY APPLICANT	APPLICANT Petter Nemeth et al.	
(37 CFR 1.98(b))	FILING DATE August 20, 2004	GROUP

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		PATENT NUMBER	ISSUE DATE	PATENTEE	CLASS	SUB- CLASS	FILING DATE IF APPROPRIATE

FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION

EXAMINER INITIAL		DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY OR PATENT OFFICE	CLASS	SUB- CLASS	TRANSLATION YES I NO
	WO	0 1 3 5 2 7 6	05/2001	PCT			
	EP	1 1 0 0 0 5 6	03/2004	EPO			
	WO	0 0 6 7 2 1 4	11/200	PCT			
	WO	0 1 8 6 6 0 0	11/2001	PCT			
	GB	2 3 4 8 0 3 6	09/2000	United Kingdom			
	GB	2 3 6 9 8 0 0	06/2002	United Kingdom			
	WO	0 1 1 5 0 2 5	03/2001	PCT			
	GB	2 3 5 9 6 5 2	08/2001	United Kingdom			
	WO	0 1 2 2 3 0 9	03/2001	PCT			
	WO	9 9 0 3 2 5 8	01/1999	PCT			
	WO	9 9 4 2 9 6 1	08/1999	PCT			

OTHER DOCUMENTS (Including Author, Title, Date, Place of publication)

EXAMINER	DATE CONSIDERED	
<p>EXAMINER: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>		

(Form PTO-1449)